

1     IN THE CLAIMS

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3     --1. -20. (Cancelled)

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5     21. (New)     A method for the presentment and resolution of a bill, debt or other transaction, said  
6     method comprising the steps of:  
7             storing bill, debt or other transaction information from a creditor in a database  
8             associated with a transaction community;  
9             generating a statement based upon said information;  
10            sending said statement to a debtor requesting payment, said statement including (i) an  
11            authorization code unique to said creditor and (ii) an invitation for said debtor to  
12            resolve said bill or debt by accessing said transaction community without  
13            system enrollment;  
14            providing means for said debtor to access said transaction community upon input of  
15            said authorization code; and  
16            interactively promoting an exchange of information between said debtor and said  
17            creditor for resolving said bill, debt or other transaction.

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19     22. (New)     A method according to claim 21, wherein said means for providing access is selected  
20     from the group consisting of an Internet website, an interactive voice response telephone system, a live  
21     operator, an electronic kiosk, and a customer service center.

1 23. (New) A method according to claim 21, wherein said resolving said bill, debt or other  
2 transaction includes payment of said debt by check over the Internet.

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4 24. (New) A method according to claim 21, wherein said resolving said bill, debt or other  
5 transaction includes payment of said debt by credit card over the Internet.

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7 25. (New) A method according to claim 21, wherein said resolving said bill, debt or other  
8 transaction includes payment of said debt by check through the mail.

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10 26. (New) A method according to claim 21, wherein said resolving said bill, debt or other  
11 transaction includes payment of said debt by credit card through the mail.

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13 27. (New) A method according to claim 21, wherein said other transaction includes making a  
14 charitable contribution.

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16 28. (New) A method according to claim 21, wherein said other transaction includes making a  
17 campaign contribution.

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19 29. (New) A method according to claim 21, said method further comprising the step of:  
20 consolidating payments received from said debtors such that collected payments are  
21 properly allocated to said creditors.

1 30. (New) A method according to claim 21, said method further comprising the step of:  
2 providing said debtor with advertising materials appropriate for said debtor.

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4 31. (New) A system for the management of a bill payments, debt payments or other transactions,  
5 said system comprising:

6 a database for storing bill or debt information received from a plurality of creditors;

7 means for generating a statement each of a plurality of debtors based upon said

8 information from each of said creditors;

9 means for providing said statement to each of said debtors, wherein said statement (i)

10 requests payment and (ii) provides each of said debtors with an authorization

11 code unique to each of said creditors;

12 a transaction community accessible by said debtors without system enrollment following

13 input of said authorization code, said transaction community enabling interactive

14 communication between said debtor and said creditor for resolving said bill

15 payment, debt payment or other transaction;

16 wherein said debtors are invited to resolve said bill payment, debt payment or other transaction  
17 by accessing said transaction community.

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19 32. (New) A system according to claim 31, wherein said transaction community is accessible  
20 via a means selected from the group consisting of an Internet website, an interactive voice response  
21 telephone system, a live operator, an electronic kiosk, and a customer service center.

1 33. (New) A system according to claim 31, wherein said resolving said bill payment, debt payment  
2 or other transaction includes payment of said debt by check over the Internet.

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4 34. (New) A system according to claim 31, wherein said resolving said bill payment, debt payment  
5 or other transaction includes payment of said debt by credit card over the Internet.

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7 35. (New) A system according to claim 31, wherein said resolving said bill payment, debt payment  
8 or other transaction includes payment of said debt by check through the mail.

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10 36. (New) A system according to claim 31, wherein said resolving said bill payment, debt payment  
11 or other transaction includes payment of said debt by credit card through the mail.

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13 37. (New) A system according to claim 31, wherein said other transaction includes making a  
14 charitable contribution.

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16 38. (New) A system according to claim 31, wherein said other transaction includes making a  
17 campaign contribution.

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19 39. (New) A system according to claim 31, said system further comprising means allocating  
20 consolidated payment funds to said creditors.

1 40. (New) A system according to claim 31, said system further comprising means for providing  
2 said debtor with advertising materials appropriate for said debtor.--

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